

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Frank Breidenbach
Gwendolyn Teves Breidenbach
Debtors

Case No. 21-00349-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 26, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Frank Breidenbach, Gwendolyn Teves Breidenbach, 21 Parkview Drive, Seven Valleys, PA 17360-9613

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Mar 26 2024 22:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5391904	+ EDI: CITICORP	Mar 26 2024 22:41:00	CBNA / Goodyear, PO Box 6497, Sioux Falls, SD 57117-6497
5391905	+ EDI: CITICORP	Mar 26 2024 22:41:00	CBNA / The Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497
5406339	EDI: CITICORP	Mar 26 2024 22:41:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5391906	+ EDI: CITICORP	Mar 26 2024 22:41:00	Citibank, NA, PO Box 6241, Sioux Falls, SD 57117-6241
5391908	EDI: CITICORP	Mar 26 2024 22:41:00	DSNB / Macy's, PO Box 8218, Mason, OH 45040
5405269	EDI: Q3G.COM	Mar 26 2024 22:42:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5393299	EDI: DISCOVER	Mar 26 2024 22:41:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
5391907	EDI: DISCOVER	Mar 26 2024 22:41:00	Discover Financial Services, LLC, PO Box 3025, New Albany, OH 43054-3025
5393907	+ EDI: DISCOVERPL	Mar 26 2024 22:42:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
5405793	Email/PDF: resurgentbknofications@resurgent.com	Mar 26 2024 18:45:45	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5407453	Email/Text: camanagement@mtb.com	Mar 26 2024 18:45:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5391909	+ Email/Text: camanagement@mtb.com	Mar 26 2024 18:45:00	M&T Bank, Attn: Legal Document Processing, 626 Commerce Drive, Amherst, NY 14228-2391
5397906	+ Email/Text: camanagement@mtb.com	Mar 26 2024 18:45:00	M&T Bank, PO Box 1508, Buffalo NY 14240-1508
5405035	EDI: PRA.COM	Mar 26 2024 22:42:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5392259	+ EDI: PRA.COM	Mar 26 2024 22:42:00	Synchrony Bank, c/o PRA Receivables

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5391910 EDI: SYNC

Mar 26 2024 22:41:00

Management, LLC, PO Box 41021, Norfolk, VA
23541-1021

Synchrony Bank / Sam's Club, Attn: Bankruptcy
Department, PO Box 965060, Orlando, FL
32896-5060

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael Patrick Farrington	on behalf of Creditor M&T BANK mfarrington@kmlawgroup.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Gwendolyn Teves Breidenbach pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 Frank Breidenbach pmurphy@dplglaw.com kgreene@dplglaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Frank Breidenbach

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3164

EIN --

Debtor 2

Gwendolyn Teves Breidenbach

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5589

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:21-bk-00349-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Frank Breidenbach

Gwendolyn Teves Breidenbach

By the
court:3/26/24Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.